

Prototyping and testing ways to help people claim Universal Credit remotely.

PRESENTERS:

- Dan Mosforth (@zichri79)
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- Ivan Minutillo (@ivanminutillo)

Friday 12th March 2021

<http://bit.ly/3882Z3j>



Collaborator of
Catalyst

PROTOTYPE
& TEST



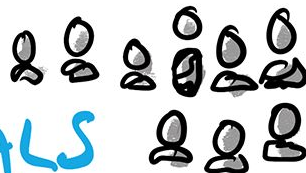
WAYS OF PROVIDING

REMOTE
SUPPORT



FOR

INDIVIDUALS



STRUGGLING & FAILING

TO MAKE

UNIVERSAL
CREDIT CLAIMS



ONLINE



Meet Bill



Read more about Bill on [our blog](#)

Why are we here?

Why are we talking to you?

- Validation
- Amplification
- Continuation





Sector Challenge Programme

Grants of up to £10,000 for English organisations working in early years; financial wellbeing; mental health and wellbeing; and sexual abuse and domestic violence.

**CAST****Shift**

Overview

There are 7 Sector Challenges across four sectors most affected by COVID-19: early years; financial wellbeing; mental health and wellbeing; and sexual abuse and domestic violence.

**Early Years****Sexual Abuse
& Domestic
Violence****Financial
Wellbeing****Mental Health &
Wellbeing**

Consultations

[Be consulted](#)

Support

[✉ Email us a question](#)[🔗 FAQ](#)

Application templates

Before applying, you can prepare your application in our template:

[📄 Application template](#)



Sector Challenge Programme

Financial Wellbeing

Challenges around sharing documents securely and accessing support independently

**CAST**Shift

The COVID-19 crisis has magnified many financial wellbeing challenges, particularly amongst low paid workers, women and ethnic minorities. Young people are 2.5 times more likely than people in older age groups to work in a sector hit by COVID-19, and job losses among young people are accelerating. Women are about a third more likely than men to work in a sector that has been affected by lockdown.

We are supporting four sector challenges for organisations that support individuals to develop a sense of security and a feeling that they have enough money to support their needs. These challenges have come from a series of open discussions between [Shift](#) and organisations working in financial wellbeing as part of [Beyond](#).

This is one of four themes in the Sector Challenge Programme.

You'll find more information about the programme, eligibility criteria, and how to apply here:

[Find out more and apply](#)

Challenge 9: Claiming Universal Credit remotely ▼

We want to prototype, test and identify a pain-free way to provide remote support for online Universal Credit claims, so the 33% of people currently failing to register can make a timely and successful claim.

Digital team



**Doug
Belshaw**

Project
Manager



**Dan
Mosforth**

User-centred
service
design



**Hannah
Belshaw**

UX & User
Research



**Ivan
Minutillo**

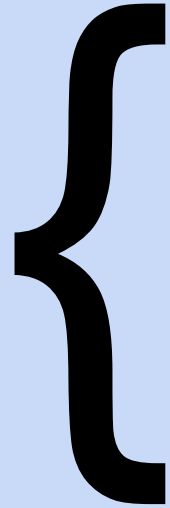
UX &
Front-end
dev



**Tom
Broughton**

Technical
Feasibility

Funded partners



TURN2US

Additional input:



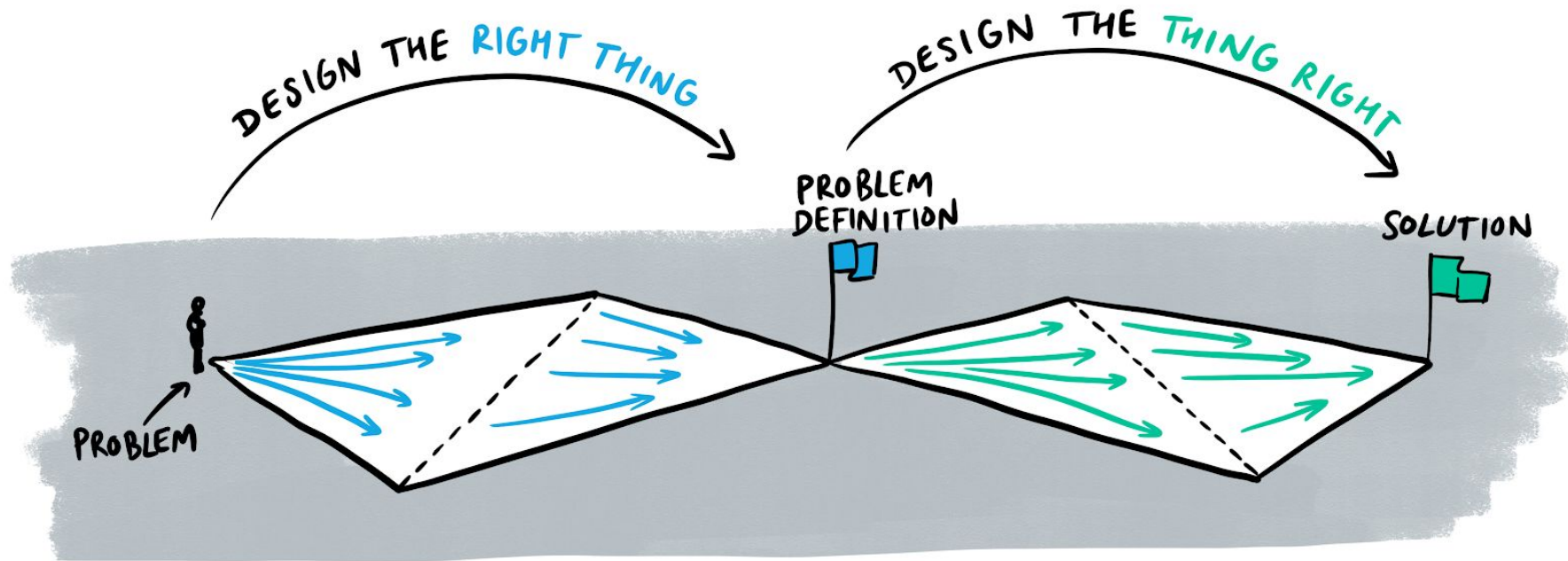


PROTOTYPES

“A prototype is not the final product. Do not expect it to look like the final product. It need not have a high fidelity or be pixel perfect.” (UX Magazine)



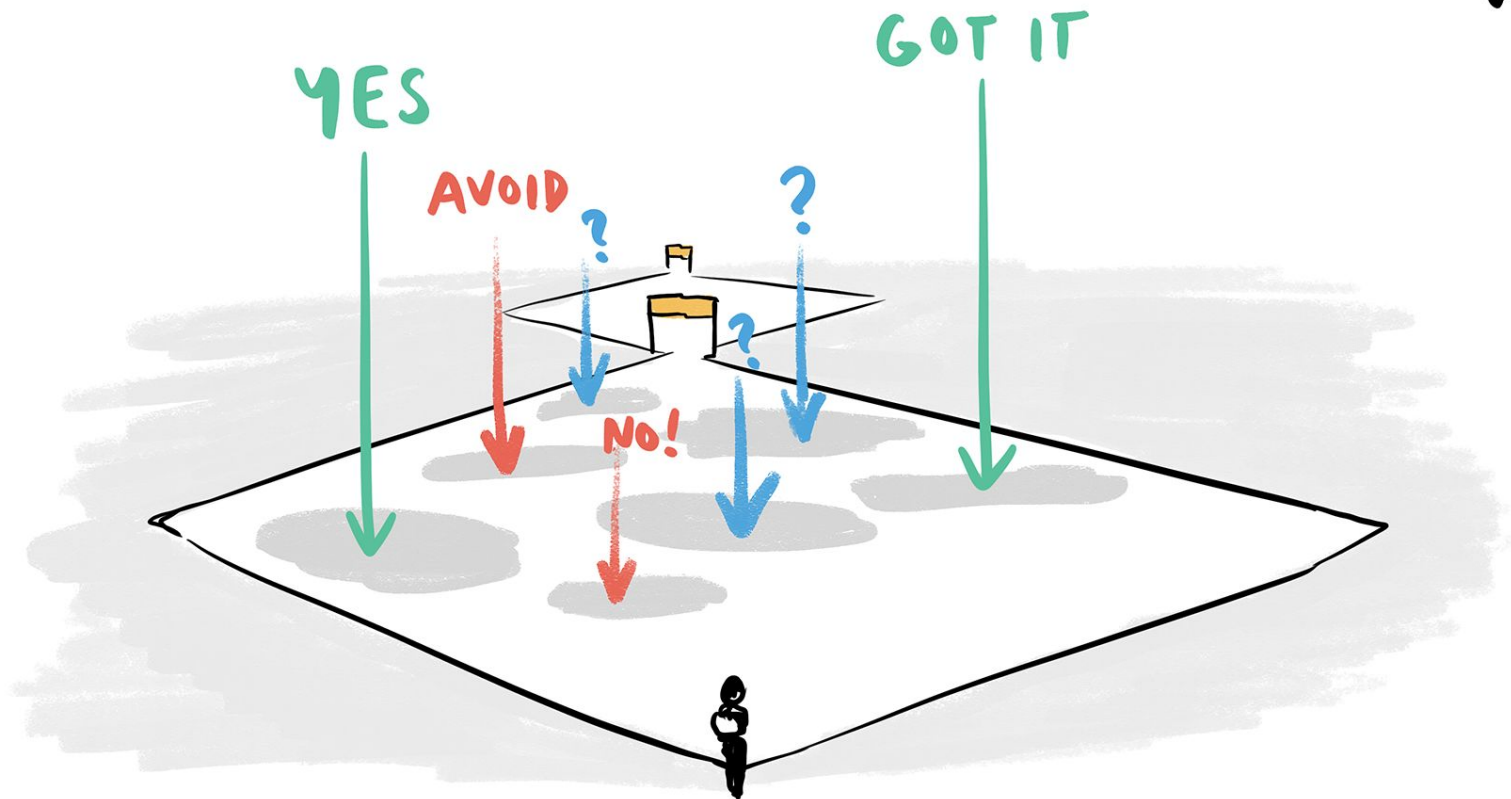
WEEK 9



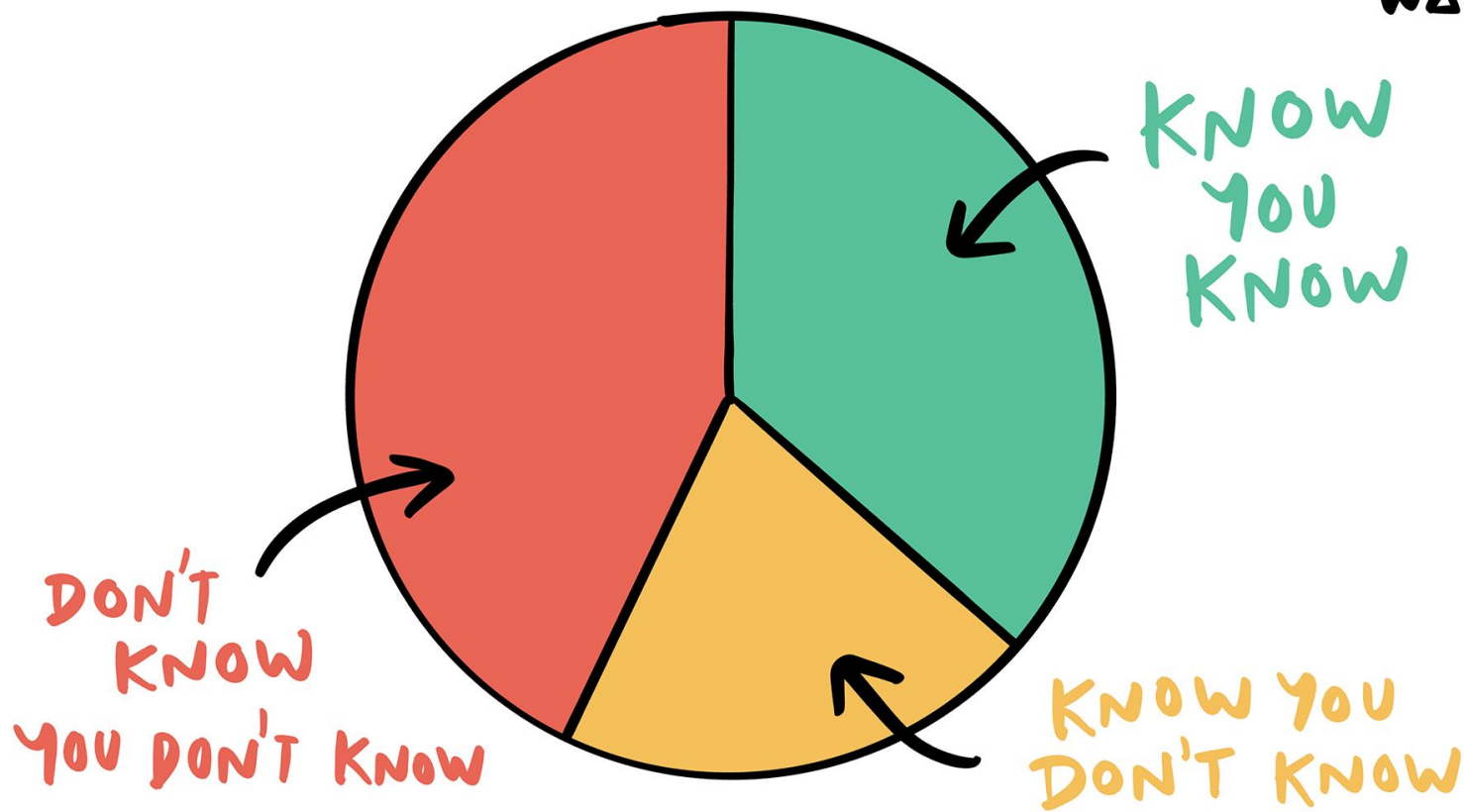
DISCOVER DEFINE DEVELOP DELIVER

DOUBLE DIAMOND

WΔO



WΔO



Example quotes from UR

“My aim is that she can do it herself but she feels that I am her expert.”

“They didn’t know what to expect”

“They tried to verify but didn't have the right documents. It's taken days!”

“The application was dead easy. She [helper organisation representative] just filled it all in”

“My cousin was the second application [I helped with] and this was easier because we knew what was needed”

“My sister is good with computers but it took us a couple of hours”

User Research funnel

Candidate user research participants provided by charities

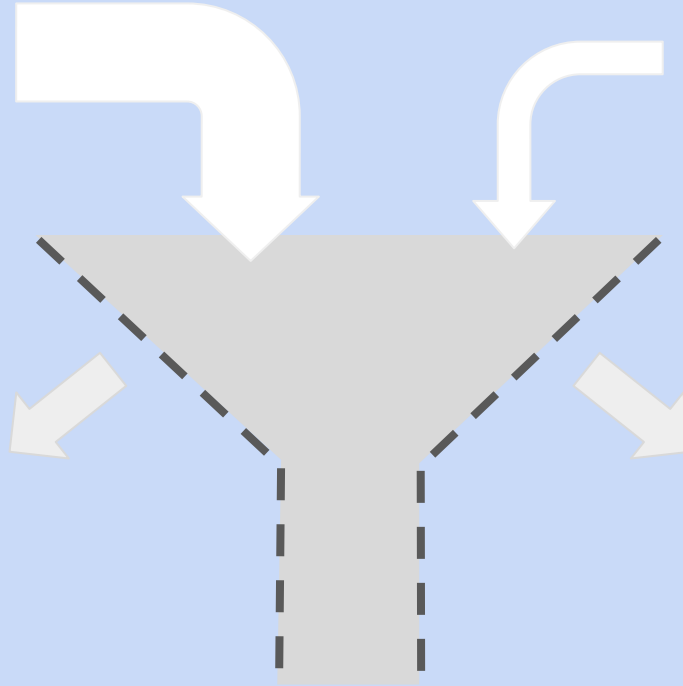
Candidate user research participants provided by other sources (e.g. personal contacts, other charities)

✗ Unsuitable (16%)

✗ Cancelled / no show (25%)

✗ Did not respond (27%)

✓ Successfully interviewed (32%)



ANNA

20

CAME TO UK
WITH COSMIN

- PREGNANT
- NEVER REALLY WORKED

WANTS

- EMERGENCY INCOME - STABLE
- GET BACK TO WORK (C)
- UNDERSTAND HOW IT AFFECTS BENEFITS
- TO LIVE SOMEWHERE BETTER

NEEDS

- AN EMAIL ADDRESS (BOTH)
- UNDERSTAND WHAT THEIR PHONE CAN DO!
- UNDERSTAND EVERY PUBLIC SERVICE HAS A DIGITAL ACCOUNT

- * INFORMALITY (WORK, HOUSING)
- * DIGITAL PROCESSES
- * LANGUAGE

COSMIN

31

EUROPEAN MIGRANT
WAS WORKING CASH-IN-HAND
Grew up in small farm
NOT THINKING ABOUT TAX
LOST HIS JOB

- BOTH RENT A BEDROOM IN A HOUSE
- NO TENANCY AGREEMENT
- NOT USED TO EMAIL
- IMPORTANCE OF CHECKING!
- DIDN'T KNOW ABOUT BEN CALC
- SPEAKS ENGLISH BUT NOT CONFIDENT

CAME ACROSS UNIVERSAL CREDIT
ON FACEBOOK GROUP
SOMEONE HELPED HIM START PROCESS
BUT DIDN'T REALISE HE NEEDS TO UPDATE

- * DIGITAL SKILLS
- * MENTAL HEALTH

GILES

48 HE/HIM

ELECTRICIAN
FIRST TIME CLAIMANT

ALWAYS ABLE
TO MANAGE

UNIVERSAL CREDIT
STRESSED TILL

I'D RATHER NOT - BUT...
NEED TO PAY RENT
I MIGHT LOSE MY HOME!
OVERWHELMED!
STRESS CAUSED BY SITUATION

WANTS

- TO BE ABLE TO PAY RENT
- TO GET A HANDLE ON THINGS
- ANOTHER JOB!
- KNOW WHAT WE CAN DO FOR HIM
- KNOW WHERE TO START
- TO MANAGE ON HIS OWN

NEEDS

- TO BE ABLE TO PAY RENT
- SUPPORT - MENTAL HEALTH ISSUES
- CONFIDENCE
- REASSURANCE
- DIGITAL SKILLS

* DIGITAL PROCESSES

WANTS

- TO WORK AGAIN
- TO BURY HEAD IN SAND!
- APPLICATION TO BE DONE!
- (DOESN'T) WANT TO HAVE TO APPLY
- THE MONEY!

NEEDS

- TO KNOW IMPACT ON PARENTS BENEFITS
- BENEFITS ADVICE
- TO UNDERSTAND WHAT IS REQUIRED OF HER EACH WEEK
- TO BE CALM!
- SUPPORT TO DO LIFE ADMIN
- CONFIDENCE - DIGITAL!
- CARING RESPITE

SARAH

20

SHE/HER

BAR WORKER
- NOW REDUNDANT
- HARD WORKER

FIRST TIME APPLICANT
ENGLISH FIRST LANGUAGE
APPLYING ON PHONE
LIVES WITH PARENTS
CARER FOR PARENT

USED CALC ON GOV SITE
KNOWS IT WILL AFFECT PARENT'S BENEFITS
(BUT NOT SURE HOW)
ANXIOUS - UNCERTAINTY - SITUATIONAL
PRE-COVID - WOULDN'T HAVE APPLIED



WANTS

- CONSISTENT INCOME
- TO DEVELOP ENGLISH

NEEDS

- CASE WORK SUPPORT
- TO KNOW NEEDS
- TO KNOW RIGHTS

- * DIGITAL SKILLS
- * LANGUAGE
- * MENTAL HEALTH

JENNIFER

36 SHE/HER

MIGRANT SEX WORKER
2 KIDS

WORKING ON STREET
- DUE TO COVID WORKING LESS

- HISTORY OF DEPRESSION
(EXASPERATED DUE TO COVID)

- TRIED TO CLAIM PREVIOUSLY
- DROPPED OUT - OVERWHELMING
- INCONSISTENT HOUSING
- INCONSISTENT TECH ACCESS
- LIMITED ENGLISH





SOPHIE

51 SHE/HER

BENEFIT ADVISOR (15 YRS)

WANTS

- GOOD FEEDBACK SYSTEM
- GOOD VISUAL TOOLS TO HELP THEM HELP THEMSELVES
↳ BE MORE CONFIDENT (EG. SETTING UP EMAIL)

NEEDS

- OWN SKILLS & TECH TO NAVIGATE SYSTEM
- CONFIDENCE
- TO MEET KPI'S

- SKILLED & KNOWLEDGEABLE
- UP TO DATE
- WORKS FOR A LOCAL CHARITY
- DROP INS, PHONE SUPPORT, WHATSAPP

- WORKING FROM HOME NOW
- KIDS AT HOME (3 BOYS)
- FAMILY HELPING WITH CHILDCARE
- QUITE OFTEN FRUSTRATED



ALEX

27 HE/HIM

ADVISOR (PART-TIME)
PHD STUDENT (HMO ACC.)
MIGRANT

WANTS

- TO MEET KPI'S
- PEOPLE TO BE SELF-SUFFICIENT IN CLAIMING UC

NEEDS

- TO KNOW HE HAS DONE HIS PART
- A PROCESS (CHECKLIST?) THAT HE KNOWS IS GOING TO WORK
- A METRIC FOR SELF-RELIANCE

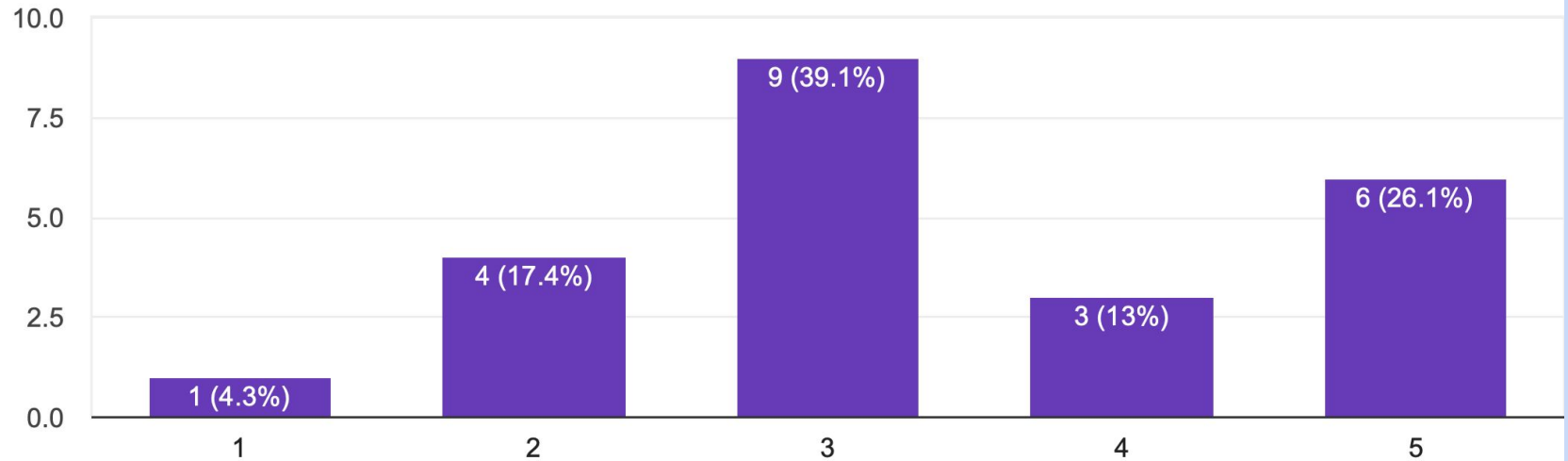
- STARTED AS A VOLUNTEER
- WORKS AT A SMALL CHARITY
- PERSONALLY INVESTED

- DIGITALLY SAVVY
- GIVES ADVICE USING PHONE/WHATSAPP/VIBER
- MAKE SURE THINGS ARE DONE
- OFTEN DOES FOR PEOPLE (NOT Y. PATIENT)
- TRIES HIS BEST TO EXPLAIN THE SERVICE
- JARGON BUSTING

Testing hypotheses through user surveys (Facebook groups)

How confident did you feel about applying for Universal Credit?

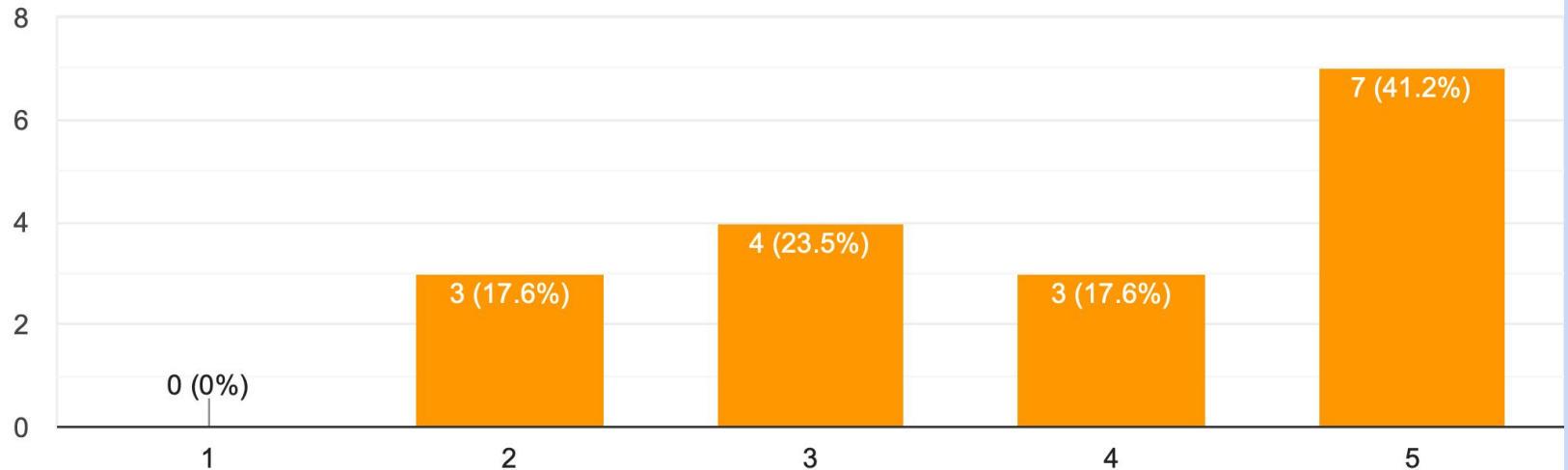
23 responses



Testing hypotheses through user surveys (Facebook groups)

If you had known all the steps you needed to follow before you started, how confident would you have felt then?

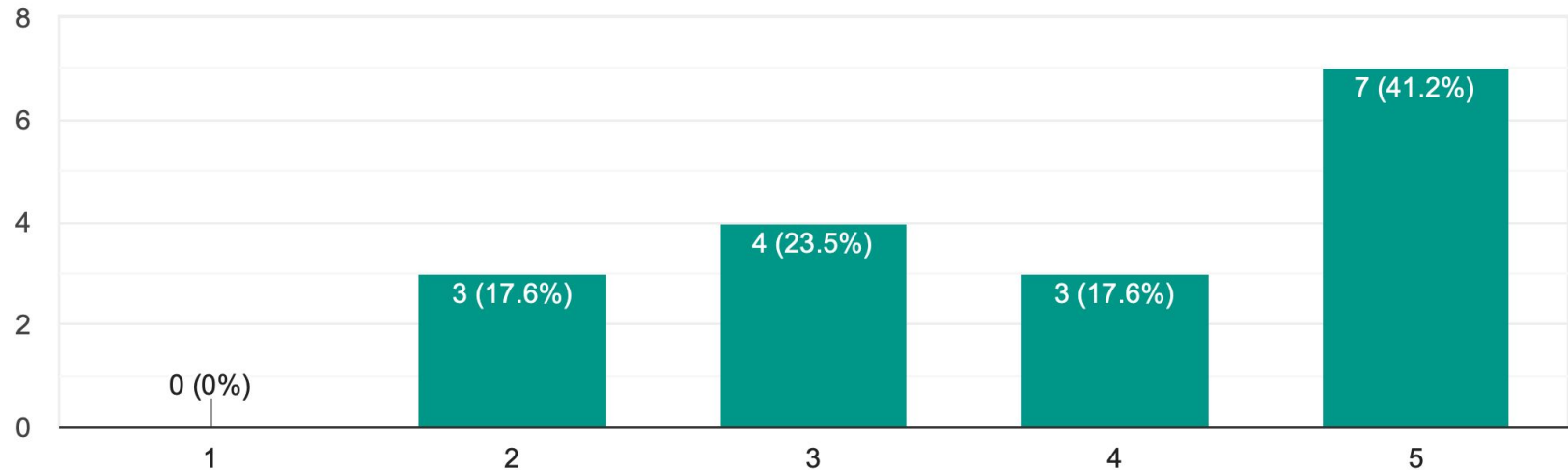
17 responses



Testing hypotheses through user surveys (Facebook groups)

If you had known all the steps you needed to follow before you started, how confident would you have felt then?

17 responses



(users who don't require help)

CEILING



USERS TARGETED BY THE PROJECT

The diagram consists of three horizontal bars on a light blue background. The top bar is light beige and labeled 'CEILING'. The bottom bar is also light beige and labeled 'FLOOR'. Between them is a white bar with a black border, labeled 'USERS TARGETED BY THE PROJECT'. This central bar has two large black arrows pointing towards it from the left and right. Below the central bar, the text '(situational anxiety, confusion, lack of confidence)' is written.

(situational anxiety, confusion, lack of confidence)

FLOOR

(users who have severe digital or language needs)

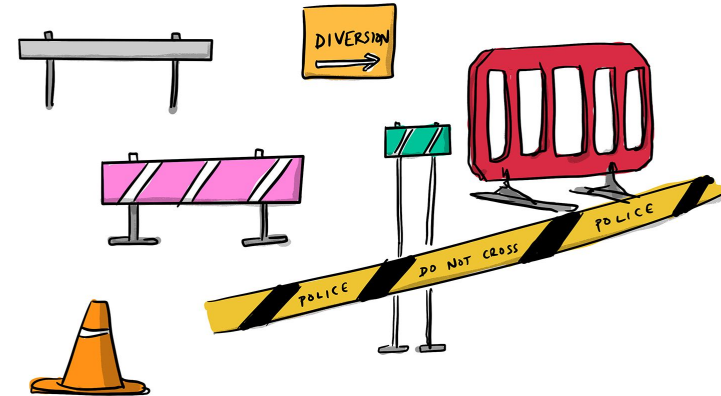
Useful

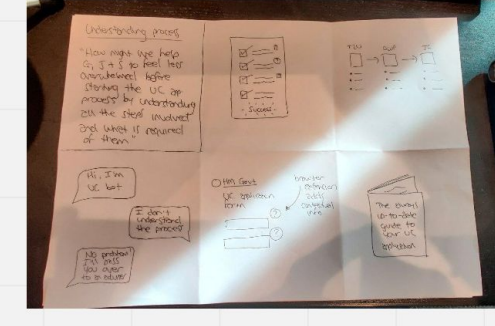
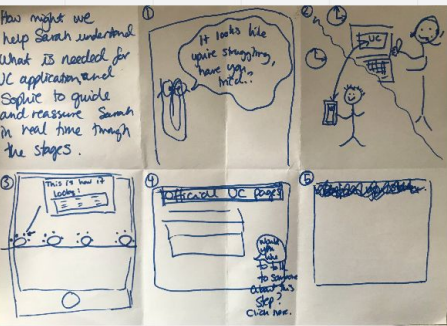
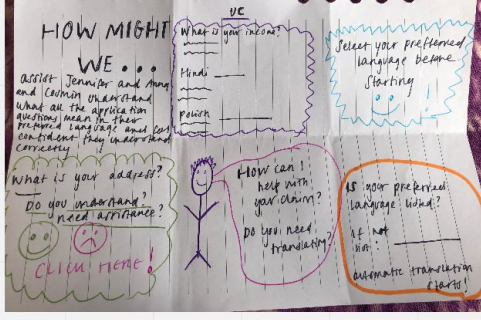
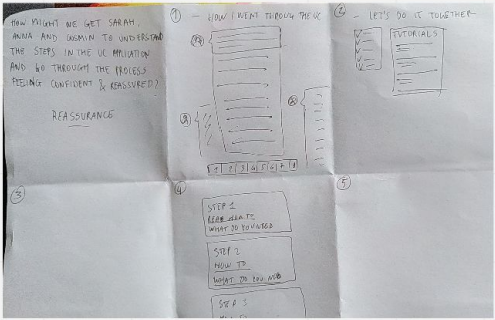
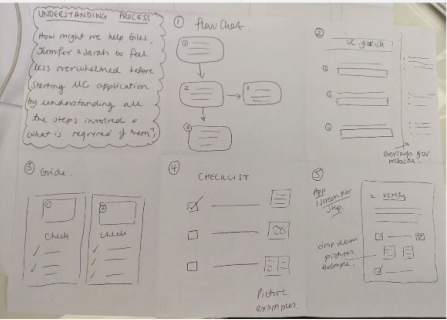
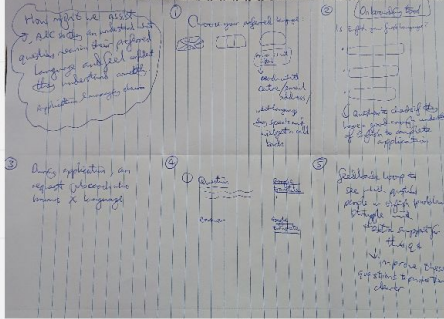
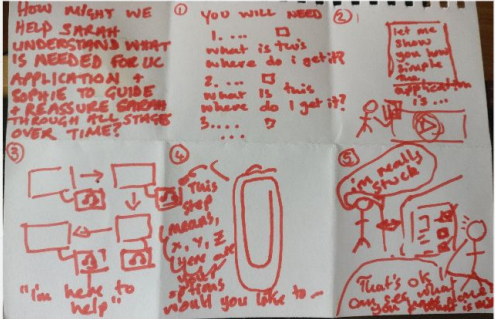
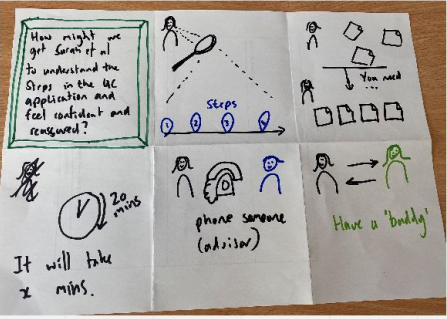


Feasible

Problems to solve (in priority order)

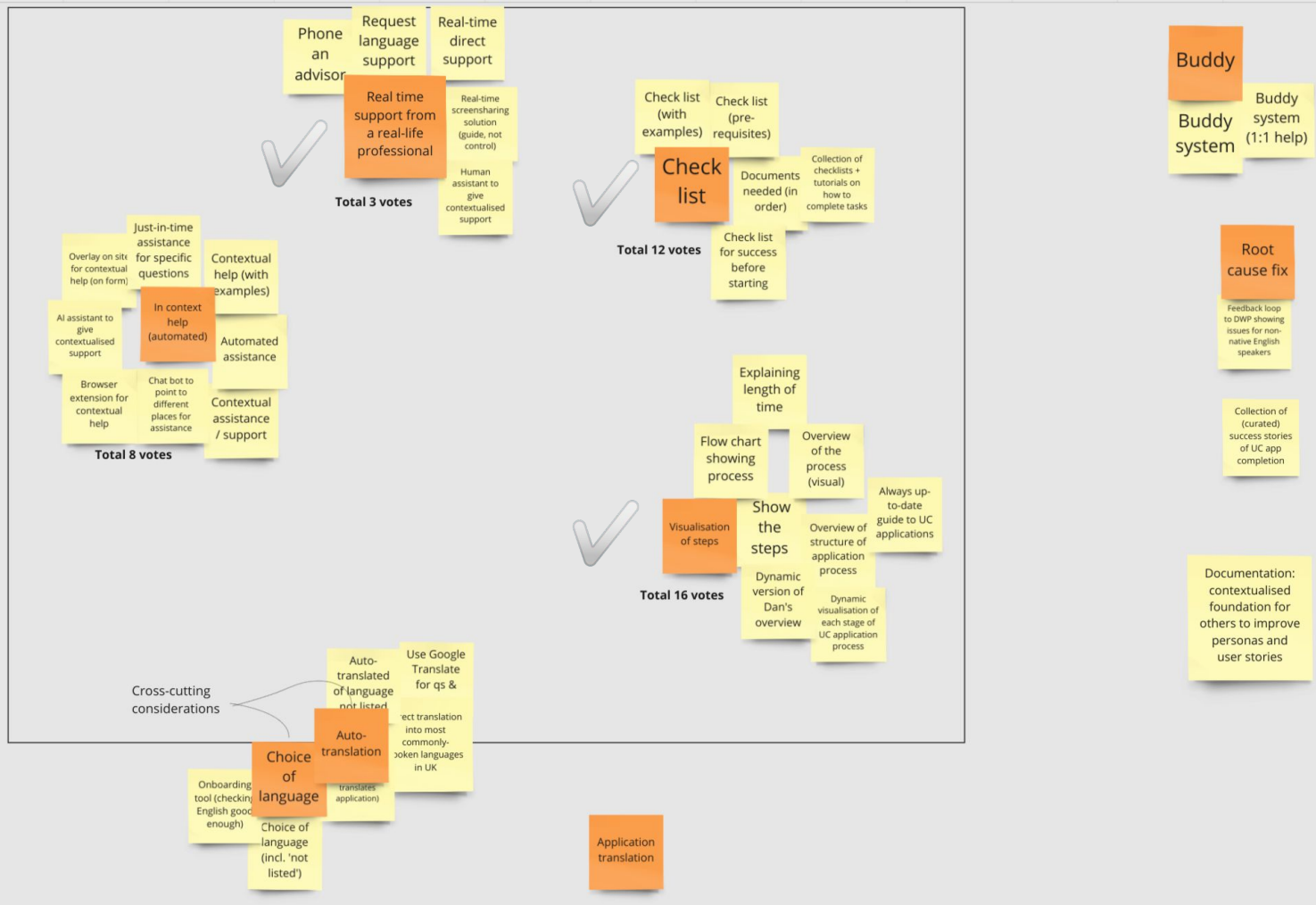
- 1. Lack of awareness of what's necessary**
- 2. Lacking of visibility of claimant activity**
3. Don't know what certain questions mean + consequence on app
4. Lack of English language skills
5. Losing passwords / login details
6. Not sure how much they will get





“How might we...”

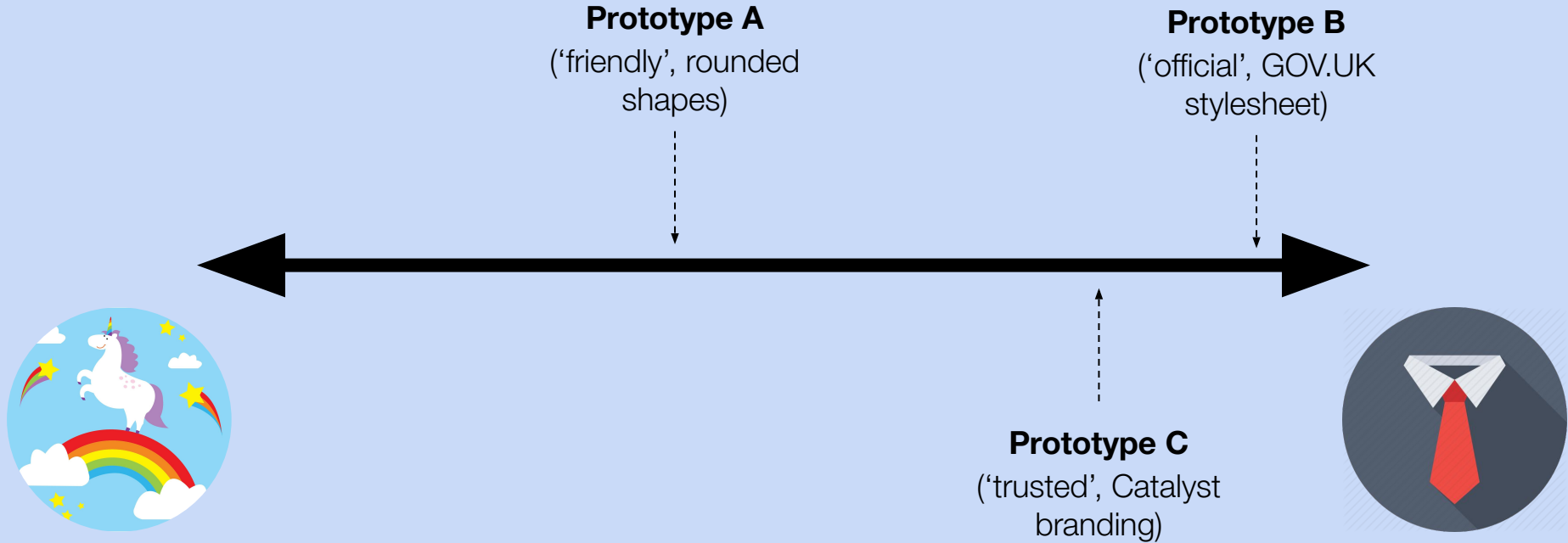
“How might we...”



Prototypes

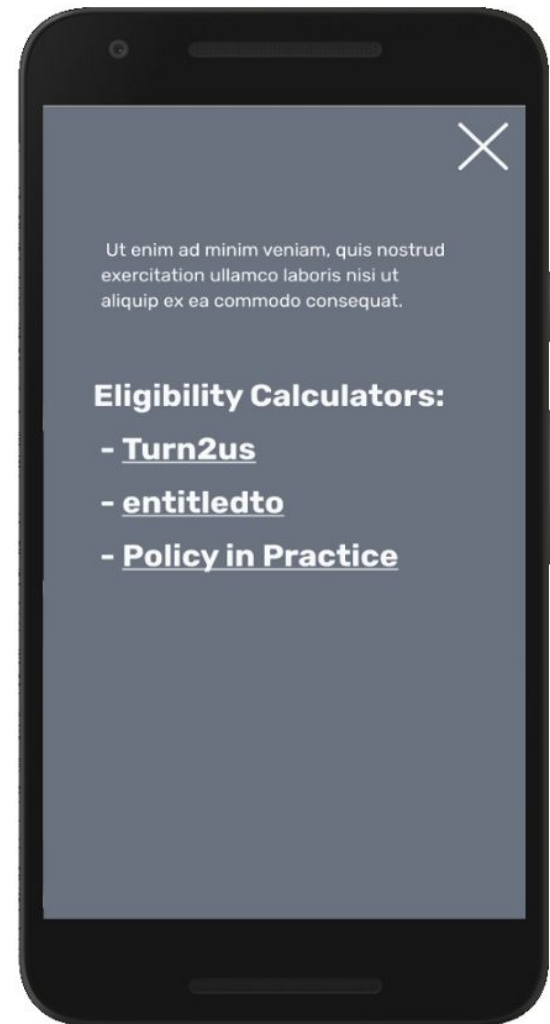
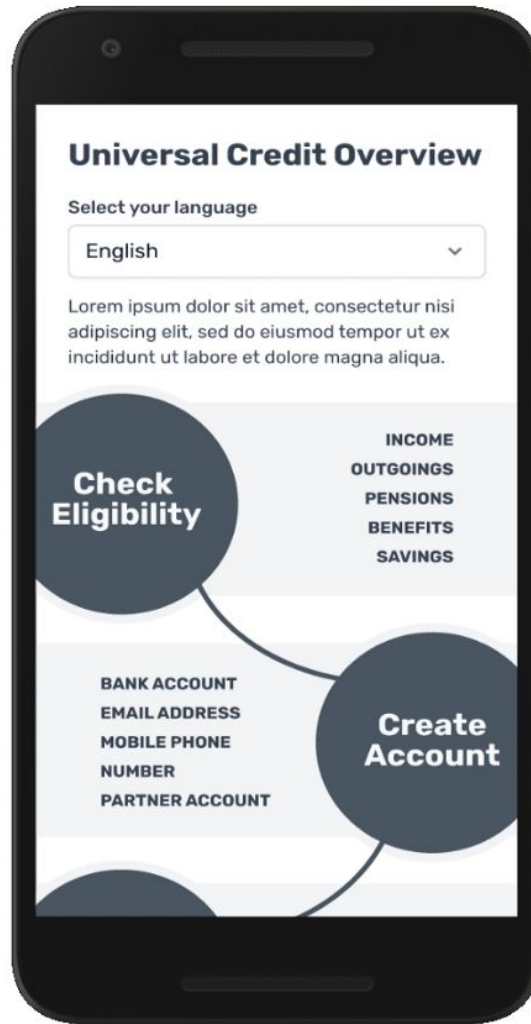
- A) **Visualisation of steps** — service map showing overview of application process (including government departments and agencies). Vertical format for interactive navigation on mobile device.
- B) **Checklist** — interactive check-box list of documents and other resources required to fill in UC form. Includes examples, and ‘ticks’ persist across browser sessions (on same device).
- C) **Real time support from a real-life professional** — document comparing options for screen sharing between claimant and adviser. Criteria to be co-created by project team.

Look / feel?



Prototype A

Visualisation of Steps
(v0.3)



ALPHAThis is a new service – your [feedback](#) will help us to improve it.

Select your language

English

Italiano

Checklist: Documents you need to apply for Universal Credit

This checklist helps you prepare for your Universal Credit application. It is not the application form itself.

1. Documents you'll need about where you live



I've got proof of my housing costs

[I need help to get proof of my housing costs](#)

I've got proof of who I live with

[I need help to get proof of who I live with](#)

Prototype B

Checklist
(v0.3)

Real time support from
a real-life professional
(v0.3)

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Version: 0.3
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Created: March 2021
Version: 0.3

Version: 0.3

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Based on a number of factors that taken into consideration with this research, the following are apps for use by advisers working with claimants in a remote setting.

App	Simple interface	Available cross-platform	Privacy policy	Compatible with old Android versions	Bandwidth minimising technology
Google Duo	✓	✓	✓	(depends on device)	✓
Facebook Messenger	✓	✓	☹️	(depends on device)	☹️
Zoom	✓	✓	☹️	☹️	☹️

Note: the most appropriate app is likely to be the one that the claimant already has on their device and has used before

Based on our desk research and recommendations from the charities involved with the project, the digital team identified 10 candidate apps to investigate.

The full details of our findings can be found in the appendix which details the non-subjective aspects of our research.

We recommend that future iterations of this document investigate other apps, including:

- [Line](#)
- [Viber](#)
- [Wire](#)

This document is intended for advisers helping people claiming Universal Credit, the United Kingdom social security payment. You may be an informal adviser, such as a family friend or member of the community, or you may advise people as part of your job.

The work on this document has been undertaken as part of a Catalyst-funded sector challenge which involved a digital team put together by Dynamic Skillset and Bay Digital who worked in partnership with Hyde Foundation, NUM, Turn2us, and Work Rights Centre.

One of the problems we identified through research with claimants and advisers was that advisers have a lack of visibility of claimant activity. This is particularly problematic during the Covid-19 pandemic when meeting up face-to-face is not possible.



The personas we came up with for this project were based on the experience of the charities involved, as well as what we learned from user research.



JENNIFER

As a claimant
Given I have a relatively low level of digital skills
When I am stuck on a particular part of my online Universal Credit application
Then I can show an adviser the exact bit I am having problems with



ALEX

As an adviser
Given I have not met the claimants I am helping face-to-face
When I ask them to share their screen so that I can help them with their Universal Credit application
Then the technology used does not alarm claimants and leads to a fluid experience

Appendix

	Dead simple Screen Sharing	Discord	Facebook Messenger	Google Chrome Remote Desktop	Google Duo	Google Meet	Inkwire	Join.me	Whereby	Zoom
Screen share functionality	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Only on desktop	Only on desktop	Yes
Availability	Web (incl. mobile)	Web Desktop apps (Linux, Mac, Windows) Mobile apps (Android, iOS)	Web Desktop apps (Linux, Mac, Windows) Mobile apps (Android, iOS)	Web Mobile apps (Android, iOS)	Web Mobile apps (Android, iOS)	Web Mobile apps (Android, iOS)	Web Mobile apps (Android, iOS)	Web Mobile apps (Android, iOS)	Web (incl. mobile)	Web Desktop apps (Linux, Mac, Windows) Mobile app (Android, iOS)
Privacy	Privacy policy	Privacy policy	Privacy policy	Privacy policy	Privacy policy	Privacy policy	Privacy policy	Privacy policies	Privacy policy	Privacy policy

Prototype 1 - Universal Credit Overview



**Version
0.3**

Looks a little less complicated. Simpler. Indicates making the claim isn't as daunting as it looks.

"At the moment I'm attaching the link to an email. If this is all on one thing, that's a really easy process for us and they just click on the different sections."

Easy to understand, no jargon, don't have to read a whole paragraph

Not an overload

More information you can provide to someone who is going to claim the better

'I wouldn't feel worried at all'

It looks straight forward

A step by step of the process and the information that it required.

Self explanatory

Its the start of the journey

Incredibly useful

One stop shop

Yes, more cases these days they can do what's expected and what they need to do to achieve, that's going to help them to achieve this themselves. It's a massive drain on my resources and would benefit me as an advisor.

Its support information

I'd click on each bit and see what comes up

Is it a tool to help people with the process?

For someone less tech savvy it might be daunting

I'm not sure what that language is there (when referring to the place holder text)

Good step

Next steps... (and over to you!)

1. Who should take this work forward?
2. Could you to fund **us** to work on it further?
3. How would you like us to package this work up for you?

Get in touch!

- Dan — daniel.mosforth@bay.digital
- Doug — hello@dynamicsskillset.com
- Hannah — hannah@dynamicsskillset.com
- Ivan — ivanminutillo@outlook.it

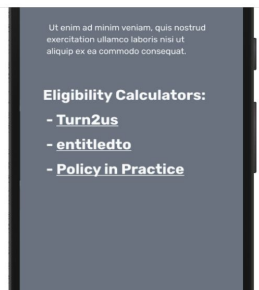
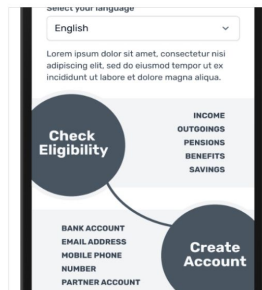
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Sector Challenge 9: Claiming Universal Credit remotely

Updates from a Catalyst-funded project to prototype and test ways of providing remote support for individuals struggling or failing to make Universal Credit claims online (Jan-March 2021)

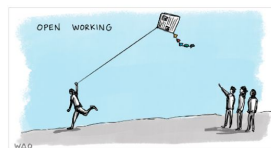


Three prototypes to help people claim Universal Credit successfully

Discover / Define / Develop / Deliver



Doug Belshaw
Mar 10 · 5 min read

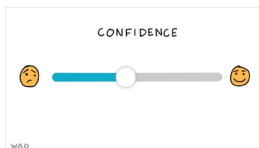


How working in the open has magnified our work

"But I'm worried, what happens if people don't like it?" this was my daughters reaction when I told her she should read out her poem to the...



Daniel Mosforth
Mar 5 · 2 min read



Defining problems to address in order to help people claim Universal Credit remotely

What we've discovered from user research and our work with charity partners



Doug Belshaw
Mar 2 · 2 min read



How do you do public User Research when 100% remote?

Reflections on the difficulties of doing user research at a distance.



Daniel Mosforth
Feb 22 · 4 min read

Sector Challenge 9: Claiming Universal Credit remotely

<https://medium.com/sector-challenge-9-claiming-universal-credit>



Traffic light feedback

<https://forms.gle/WAS1Jr4BHZ5jnk5P7>

